

February 7, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005

Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB), Retiree Health Reimbursement Accounts (RHRA), Medicare special benefit and basic life insurance for approximately 15,000 people who are salaried retirees of Delphi Corporation.

Please file this letter as an **OBJECTION** to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known via a letter on February 5, 2009 which gave a mere twelve days to file objections.

Delphi asked us to retiree with the assurance that we would have our healthcare and life insurance for our lifetime. However, shortly after I retired in 2004 we were told our healthcare would cease at 65. To soften the blow, the company initiated the RHRA to help pay the cost of health care at age 65. Now the powers that be want to take that away from us as well as our life basic life insurance and the Medicare special benefit.

With our reduced incomes and advanced ages, it will be very costly to obtain health and life insurance which will not only affect us but will also affect insurance companies, the medical community and the pharmaceutical community. It may also have an affect on the Medicaid and Food Stamp programs. My husband and I help our children who are struggling in this economy. We may not be able to continue with this assistance if we lose our benefits which may put another strain on the economy.

It is my belief that there are other ways to restructure the company than taking away benefits from the group of people who are the least able to respond. We have the lowest income, will have to pay the highest amount for insurance coverage, are least likely to get employment, and will stop using the health care benefit at age 65.

Please know that each of the approximately 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

A handwritten signature in cursive script that reads "Betty L. Krause".

Betty L. Krause
2300 Harbour Place
Kokomo, IN 46902
1.765.455.2665 phone